## In the Claims:

1.     (Currently Amended) A method of processing a transaction in association with a payment authorization service, the method comprising the steps of:

[[(a)]] receiving an authorization request regarding a user's account <u>containing transaction</u> ~~containingtransaction~~ information;

<u>examining an account profile stored on a presence server;</u>

<u>determining if the transaction requires approval;</u>

[[(b)]] <u>if the transaction requires approval,</u> sending an approval request to [[the]] <u>a</u> user <u>through a communication device;</u>

[[(c)]] receiving an approval response from the user <u>through the communication device;</u> and

[[(d)]] sending an authorization response to [[the]] <u>a</u> payee.

2.     (Currently Amended) The method of claim 1 further comprising the step of verifying that [[a]] <u>the</u> user subscribes to [[an]] <u>the</u> authorization service.

3.     (Currently Amended) The method of claim 1 in which the step of sending [[an]] <u>the</u> approval request to [[a]] <u>the</u> user includes sending the request to a specified communications device.

4.     (Canceled).

5.     (Original) The method of claim 1 in which the approval request is formatted according to an approval protocol.

6.     (Currently Amended) The method of claim 5 in which the <u>approval</u> request is sent and received using a two way message transmission service.

7-8.   (Canceled).

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9.     (Currently Amended) A programmed computer system having one or more network connections, the programmed computer system operable to process transactions for providing a payment authorization service by performing the steps of:

[[(a)]] receiving an authorization request containing transaction information from a payee regarding a user's account;

examining an account profile to determine if the transaction requires approval;

[[(b)]] if the transaction requires approval, sending an approval request to a user;

[[(c)]] processing [[an]] the approval request from the user; and

[[(d)]] sending an authorization response to [[the]] a payee.

10.     (Currently Amended) The programmed computer system of claim 9 further comprising the step of verifying that [[a]] the user subscribes to an authorization service.

11.     (Currently Amended) The programmed computer system of claim 9 in which the step of sending [[an]] the approval request to [[a]] the user includes sending the approval request to a specified communications device.

12.     (Canceled)

13.     (Currently Amended) The programmed computer system of claim 9 in which the approval request is formatted according to an approval protocol.

14.     (Currently Amended) The programmed computer system of claim 13 in which the approval request is sent and received over a wireless network using a two way messaging transmission service.

15.     (Canceled)

16.     (Currently Amended) A computer program product for enabling a computer system to process transactions for providing a payment authorization service, the computer program

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product having a media with a computer program embodied thereon, the computer program comprising:

[[(a)]] computer program code for receiving an authorization request containing transaction information from a payee regarding a user's account;

computer program code for examining an account profile to determine if the transaction requires approval;

[[(b)]] computer program code for sending an approval request to a user if the transaction requires approval;

[[(c)]] computer program code for receiving an approval response from the user; and

[[(d)]] computer program code for sending an authorization response to the payee.


17.     (Currently Amended) Apparatus for processing transactions in conjunction with a payment authorization service, the apparatus comprising:

[[(a)]] means for receiving an authorization request containing transaction information from a payee regarding a user's account;

means for examining an account profile to determine if the transaction requires approval;

[[(b)]] means for sending an approval request to [[the]] a user if the transaction requires approval;

[[(c)]] means for receiving an approval response from the user; and

[[(d)]] means for sending an authorization response to the payee.


18-20.  (Canceled).


21.     (Currently Amended) A network for processing transactions for providing a payment authorization service, the network comprising:

[[(a)]] a programmed computer system operable to:

examine an account profile resident on the programmed computer system to determine if a transaction requires approval; and

process the transaction in conjunction with the payment authorization service by sending an approval request to a user and processing an approval response from the user if the transaction requires approval;

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[[(b)]] a two way message transmission service connected to the programmed computer system for exchanging [[the]] messages with the user over a wireless network; and

[[(c)]] a merchant network connected to the programmed computer system for receiving authorization requests and transaction information.

22.     (Currently Amended) The network of claim 21 further comprising a two way message transmission service connected to the programmed computer system for exchanging the messages with the user over [[a]] the wireless network

23.     (Canceled)

24.     (Original) The network of claim [[23]] 21 in which the programmed computer system is connected to the internet for providing [[a]] the user access to the account profile.

25.     (Original) The network of claim 22 in which the messages exchanged by the two way message transmission service are formatted according to an approval process.

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